

# OTIENO I. ONUKO

## Credit & Business Development Professional

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### Profile Summary

A results-driven Credit and Business Development Professional with over 4 years' experience in the microfinance and credit industry. Proven track record in branch management, loan portfolio growth, client acquisition, and staff training. Skilled in credit assessment, risk management, customer service, and strategic leadership to drive profitability and portfolio quality.

### Core Competencies

- Credit Management: Loan appraisal, portfolio monitoring, arrears control, risk analysis.
- Business Development: Sales growth, client retention, product marketing, branch expansion.
- Leadership: Team motivation, performance management, staff training and supervision.
- Customer Service: Relationship management, issue resolution, satisfaction improvement.
- Communication & PR: Corporate communication, stakeholder engagement, content creation.

### Professional Experience

#### Branch Manager – Bytech Credit

- 2023 – 2025

Achievements:

- Grew branch loan portfolio by 30% in six months through client engagement and sales optimization.
- Mentored 31 new hires, improving staff productivity by 25%.
- Introduced a service training program that raised customer satisfaction by 35%.

**Key Responsibilities:**

- Oversaw daily branch operations, financial performance, and compliance.
- Conducted risk assessment and credit analysis to ensure portfolio quality.
- Set and achieved branch sales and collection targets.
- Provided staff training and leadership focused on performance improvement.

**Business Development Officer – Jirani Smart Limited**

2021 – 2023

**Achievements:**

- Increased loan sales and savings mobilization by 75% within 12 months.
- Reduced overdue loan amounts by 20% through proactive follow-up and client training.
- Maintained a 95% client retention rate through relationship management and field support.

**Key Responsibilities:**

- Appraised loan applicants, conducted business visits, and provided loan advisory services.
- Monitored loan performance and implemented recovery strategies for overdue accounts.
- Mobilized savings and promoted microfinance products among SMEs and groups.
- Prepared and submitted daily sales and collection reports to management.

**Trainee, Public Information Officer – Kenya News Agency**

May – August 2021

Assisted in public relations, media liaison, and content creation for government communication programs.

### **Sales and Marketing Intern – Kenya Power**

Jan 2020 – Aug 2021

Supported marketing campaigns, customer education, and data collection on client billing and service satisfaction.

### **Professional Certification**

Risk Management, Anti-money Laundry(AMLA/CFT), Data protection, Fraud Management. Consumer Protection in Digital Lending and Customer Service.

### **Education**

- Bachelor of Science in Communication and Public Relations – Karatina University, 2021
- Writing and Transcription – Ajira Digital Program, 2019
- Kenya Certificate of Secondary Education – Oriwo Boys High School, 2015

### **Referees**

- Samuel Kingori – Branch Manager, Nawiri African Sprouts | Tel: 0768 613 634
- Peter Magina – Senior Underwriter, APA Insurance | Tel: 0726 927 656